

# *Freewheeler News*

*December 2024 January 2025*



**Please welcome the 2025 - 2026 MAFW Board of Directors:**

<b>Michael Chenkin</b>	<b>President</b>
<b>Jeff Sperling</b>	<b>Vice President</b>
<b>Kim Tulloch</b>	<b>Secretary</b>
<b>Merritt Peterson</b>	<b>Treasurer</b>
<b>Manny Coelho</b>	<b>Ride Coordinator</b>
<b>Lisa Gentile</b>	<b>Membership Coordinator</b>
<b>Drew Thraen</b>	<b>Safety Coordinator</b>
<b>Jon Eiseman</b>	<b>IT Coordinator</b>
<b>Barry Seip</b>	<b>Member at Large</b>

As President-Elect of the Morris Area Freewheelers, I would like to thank everyone who participated in the election. I am grateful and humbled to have been elected. I would ask that everyone join me in thanking the current Board of Directors for generously giving of their time and talents in service to the club.

I have had conversations with many club members over the past few months and have heard a lot of exciting ideas for things the club can do to attract new members and to offer more value and benefits to club members. I'm hopeful that the Board will implement some of these in the new year.

Let me assure you that I am committed to working closely with all Board members and to listen to all suggestions from club members. I wish all of you the happiest of holidays and a New Year full of joy, peace, good health, and safe rides.

**Respectfully,**  
**Michael Chenkin**


## Poet's Corner by John J. Burns

### SNOWFLAKES



Snowflakes fall and come and go, not one the same in nature's show,  
That sometimes come to light on me, when beauty's warmed to water be.  
And as I see up thru a snow filled sky, pondering reasons snowflakes fly,  
And why they fall and come and go?- I'm awed,  
By how unique and how unflawed, snowflake beauty comes to my soul, and thru my  
eyes. For while watching , feeling, sensing snowflakes free and windblown reeling,  
I sense God's beauty fall through His skies.





Dear God,  
I end this year with  
this simple prayer.  
Please heal the  
broken people. Make  
well the sick. Restore  
happiness to those in  
despair. Bring love to  
the lonely, food to the  
hungry and peace  
to our world.

Amen



***Message from the President Elect:***

For all of you lovers of indoor trainers and those curious about indoor training, TrainingPeaks has acquired IndieVelo and its beta version is available for free. Information available at:

<https://www.prnewswire.com/news-releases/trainingpeaks-acquires-indievelo-launches-trainingpeaks-virtual-302289137.html>

If there is enough interest, I propose getting training rides on the ride schedule on a (hopefully) regular basis. These rides can be outdoor or indoor rides or both. I'm also curious if there is interest in club rides on Zwift, Rouvy, or My Whoosh. Please let me know if this is of interest to you and your preferred days and times. I'd also like to know if there is enough interest among members to have one or more live or virtual presentations on training to get faster and stronger, possibly one for newbies/beginners and one for the experienced.

Enjoy the day!

**Michael Chenkin 11/16/2024**

***Message from the Ride Coordinator:***

This was posted on the Princeton Freewheelers Facebook page today and the message is don't leave valuables in your car while you are riding: "Last Friday my car was broken into while my husband and I rode on the tow path from the Scudders Falls Parking lot in West Trenton. 2 credit cards and \$\$ were stolen from my hidden purse. – they used a tool to trigger my key lock to roll down the windows and it disables the car alarm. State Park Police told us it was most likely work of The Felony Lane Gang. You can Google it. This is an organized gang that targets certain places. The officer said now they are hitting up a lot of the NJ State Parks and look for bikers since they know they will be gone for a while. My break in appeared have several people involved. Since within an hour of us leaving they went over the bridge to Oxford Valley and hit, Best Buy, HD and Dicks all within 20 minutes of each other. I did get a fraud alert from Chase but PNC never suspected fraud. The police are pursuing store cameras since they can use facial recognition. HARD lesson to learn but I did and won't keep any possessions in my car again while biking/hiking, etc. I wanted to pass this on so people are aware. And it's now creepy to know we were being watched!!"

**Manny Coelho 11/18/2024**

**2025 Calendar (see website for details)**

**7/22/2025—7/26/2025      Bon Ton Roulet 2025 (Geneva, NY)**

## Lights, Action, Cameras - Dave Kay's 85th Birthday By Patricia Kipp

Well, 85 down and only 15 more years to go until we celebrate a centennial birthday for Dave Kay! Wednesday December 16th, 2009 was a day to remember and a joyous one as well. The day began with 15 hardy souls gathering in the parking lot at Pluckemin for a 36 mile ride led by none other than Dave himself. The day was cold and sunny and it was in our best interest to keep on pedaling.

Following the ride there was a luncheon at Tuscany Bistro, which was attended by over 30 people. The group got together and presented Dave with a very attractive, not to mention functional, red WindStopper cycling jacket and a gift certificate to the Clinton Bicycle Shop. Jay made a plaque that honored Dave with inventing the bicycle and the wheel. A bicycle centerpiece was designed by Bob Warren (built to specification, as only an engineer could do). Last but not least, we all enjoyed chocolate cake and cookies made by our club baker, Lynda DeLuca. Check out the photos on the website and please join us for some birthday fun next December. (December 16th 1924 to February 26th 2019)



## Morris Area Freewheelers Foundation's CPR & First Aid Course Update

As the old saying goes, there's good news and bad news. First the bad news: My squad house where I previously taught the CPR course is no longer available to me.

Now for the good news: I have been offered the use of one of my town's firehouses. However, it will be in a spankin' new building now under construction and scheduled for completion this summer. There is a possibility of an alternative location available before then. At this time, all I can do is keep you posted when I'll start up the courses again.

Thanks for your continued interest and patience.

In the meantime, if you want me to put you on the interested list or have any questions, you can contact me at **973.557.3118** and leave a message (I don't answer if you aren't on my contact list), or email me at **robdg01@aol.com**.

Ride safe and well, Rob Greenberg

### Connect with the MAF Bike Club on Social Media!

Our Facebook Account is <https://www.facebook.com/mafwbcc/>  
Like us on Facebook. Please **comment** and share our status with your friends!

Our Twitter Account is [https://twitter.com/MAFW\\_BikeClub](https://twitter.com/MAFW_BikeClub)  
Follow us on Twitter. Please comment, like or retweet our posts!

Our Instagram Account is [https://www.instagram.com/mafwbcc\\_bikeclub/](https://www.instagram.com/mafwbcc_bikeclub/)  
Follow us on Instagram. Please comment and like our posts!

If you need any social media training or help, please contact Tracy Brown at **trabrown@me.com**. Sharing our club activities is a great way to promote our club and attract more members. You do not need to have an account on Twitter or Instagram to view our mafwbcc\_bikeclub accounts. Cycle safely everyone!

### Calling All Photographers!

Do you love to take photos while you ride?

Do you pose at the beginning of rides or at the end for a group picture?

If yes, please send me your photos with a brief description, and I will post on our social media accounts.

You can send them directly to me at **trabrown@me.com**.

Safe cycling! Thanks, Tracy

# **Bike Helmets**

## **What They Do and Don't Do**

**Jay Marowitz**  
**Cyclist**  
**Zachary Marowitz, PsyD**  
**Neuropsychologist**

Our club requires that all members wear helmets. That's a good thing, but the helmet's protection is limited against skull fractures and concussions. You should be aware of the limitations. Below, I discuss what helmets can and can't do.

When you experience a fall involving your head striking, e.g. the ground, some or all of the kinetic energy of your body is dissipated by your head, neck and helmet. The resulting sudden deceleration of the skull while the brain continues its motion until it strikes the skull creates risk of brain injury. This can manifest as a concussion, or worse outcomes such as bleeding and/or swelling of the brain. When the brain is exposed to both linear (straight-line) and rotational forces the risk of concussive injury increases significantly.

### **What Bike Helmets Can Do**

Helmet design has improved over the years and their protection against skull and facial fractures is quite good. While protection against concussion has improved, it remains limited though worthwhile.

If you are wearing a crushable helmet, the amount of energy it absorbs depends upon its design. Most bike helmets use EPS foam, which is quite light and crushes or breaks apart upon impact. This spreads the force of the impact over a wider area and, most importantly, lengthens the time it takes for your head to come to a complete stop. The stopping process is called deceleration.

WaveCel helmet design is an interconnected series of energy dissipating creases, which helps to absorb and spread crash impact energy.



The helmet's energy dissipation, due to its crushing upon impact, can help prevent skull fracture or major blood vessel damage as the crushing absorbs some of the impact energy.

The current MIPS Technology (*Multi-directional Impact Protection System*) can further reduce head rotational forces during angled impacts, which torques the head and neck, by allowing the helmet to twist but not drag your head with it. MIPS reduces the friction of the head-helmet interface and reduces the transfer of the helmet's rotational acceleration to the head/brain as it contacts the ground. The MIPS mechanism is called a 'slip-plane'.

### **What Bike Helmets Can't Do**

It is possible to sustain a concussion without event hitting your head. For example, if you are riding in your car and come to a sudden stop (e.g. an accident) your seatbelt prevents you from striking your head, your skull decelerates rapidly and your brain continues move forward until it collides with your skull and subsequently shakes violently back and forth until coming to rest. This deceleration/acceleration of the brain can lead to a concussion.

The same mechanism is at work when you fall from your bike and hit your helmeted head. Your brain will continue to move in the direction of the fall after impact, strike the skull, and depending on the angle of impact it may rotate violently, potentially resulting in injury even if you are wearing a helmet. No current helmet design can routinely prevent this and it is unclear if such protection will ever be available. However, there is extensive evidence demonstrating rates of concussion, skull fractures and fatalities are significantly reduced by proper use of bike helmets<sup>2</sup>.

### **Conclusion**

In summary, always wear a helmet when riding and encourage others not in the club to do so. Wearing a helmet is beneficial, regardless of age, crash severity, or crash type. Although limited, a helmet offers significant protection against a fractured skull and some protection against concussion.

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<sup>1</sup> [Can You Get a Concussion Without Hitting Your Head? Causes and Symptoms of a Non-Head Impact Concuss](#)

<sup>2</sup> [Büth, C.M., Barbour, N. & Abdel-Aty, M. Effectiveness of bicycle helmets and injury prevention: a systematic review of meta-analyses. Sci Rep 13, 8540 \(2023\).](#)



## How To Spot and Avoid the Latest Facebook Scams of 2024

By Tony Marchand based on work of Jory MacKay, Identity Guard  
(Part 1 of 2)

Social media has become a hotbed of scams and imposters — with the Federal Trade Commission (FTC) reporting that Americans lost nearly \$1.5 billion to scams on social networking sites in 2023 alone.

**But out of all of the social networks, Facebook has the biggest fraud problem. Over 62% of Facebook users encounter scams on a weekly basis.**

From fake accounts to Marketplace scams and fraudulent giveaways, cybercriminals are constantly finding new ways to scam people on Facebook. Here we show you what they are and how to keep your identity safe and your accounts secure.

### The first 6 of the 12 Latest Facebook Scams to Avoid in 2024:

1. Fake prizes and giveaways
2. Charity scams and fraudulent GoFundMe campaigns
3. “I can’t believe he’s gone” posts
4. Marketplace buyers requesting Google Voice codes
5. Underpriced luxury or in-demand items on Marketplace
6. Sending “deposits” for items on Marketplace

#### 1. Fake prizes and giveaways:

Social media scams often involve something “free” — like a prize, giveaway, or gift card. In one common scam, fraudsters create a fake Facebook page for a familiar company, state lottery, or sweepstakes, and either post offers for free prizes or send victims direct Facebook messages (DMs) claiming they’ve won.



For example, scammers impersonated Mr. Beast — a wildly popular YouTuber with over two million followers — and ran Facebook ads claiming you would get \$1,000.

But if you respond, you'll be asked to provide personal data to "claim" your prize, such as your credit card numbers or banking details. You may even be pressured into paying fake fees or taxes before you can claim your prize.

### How to avoid fake giveaway scams on Facebook:

- **Check the giveaway's Facebook page.** Many lottery scams are posted on profiles that look like official state lottery companies or fake company pages. But fraudulent accounts are easy to spot because they usually have a low follower count, *poor-quality design, and nonsensical posts containing typos and grammatical errors.*
- **Don't trust brand names — even if they're verified.** Some fraudsters use well-known company names to trick you into believing it's a legitimate giveaway (for example, "Costco Customer Appreciation Giveaways"). *Reach out to the company via its official customer support channels and ask if it's legitimate.*
- **You're asked to pay an upfront fee to receive your prize.** *Do not get involved if anyone asks you to pay upfront fees for processing, taxes, or shipping.* These requests are clear signs of a scam — *real prizes are free!*

### 2. Charity scams and fraudulent GoFundMe:

While many people have honest intentions to help victims of natural disasters, criminals see it as an opportunity for financial gain.

Charity scams on Facebook prey on our natural desire to help others. Scammers can create duplicate websites and bogus GoFundMe campaigns to trick people into making donations.

### How to avoid fake charity campaigns:

**Verify the organization.** If you'd like to support a cause, first confirm that you are about to donate to a legitimate charity. You can verify organizations on the Better Business Bureau's [Wise Giving Alliance](#) or sites like [CharityNavigator.org](#).

- **Research the organizers.** Anyone can create a GoFundMe campaign. To check if a charity is bonafide, *search the charity's name along with the words "complaints," "reviews," "ratings," and "scam."* *You can also research the person or organization that created the campaign to see if they're legitimate.*

**Avoid non-traditional payment methods.** *Stay clear of any charity that insists on payment via cryptocurrency, gift cards, or payment apps like Venmo and Zelle.* Donations made via these methods are virtually impossible to refund if it's a scam.



### 3. “I can’t believe he’s gone” posts:

One of the latest Facebook scams starts with a post that reads, “I can’t believe he’s gone” or “I’ll miss him so much.” The post includes a video and is made to look like someone you know has passed away.

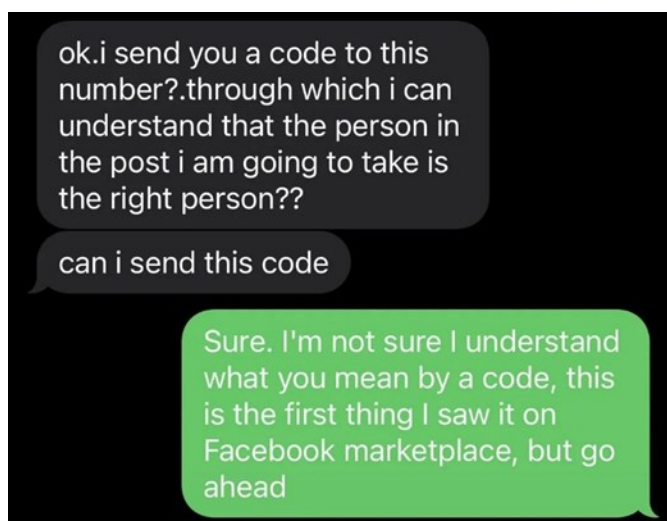
The goal is to trick people into clicking on the video link, which redirects to a fake Facebook login page. If you fall for this, you could unwittingly share your username and password with scammers — who will take over your account.

#### How to avoid these Facebook scams:

- **Never click without reading.** *If you see emotionally charged posts, avoid engaging without reading them first. If you click on the video, you may be redirected to a bogus website or end up with malicious software on your device.*
- **Look for vague language and dramatic details.** These posts mention some tragedy and stir up curiosity; *but they leave out key details, like the supposed victim’s name.*
- **Inspect the link.** When you hold your mouse cursor over the link, it should be visible at the bottom of your browser. If it’s obscured, or if the URL looks suspicious, it’s a scam. You should avoid clicking — but if you do, do not share any information on the next page.

### 4. Marketplace buyers requesting Google Voice codes:

Almost one in five users of Facebook Marketplace got scammed in 2023 — both buyers *and* sellers. One of the most common Facebook Marketplace scams targeting sellers entails prospective buyers asking to send a “code” to verify that they’re dealing with a “real” seller.



Example of a Facebook Marketplace scammer asking to send a “code” to verify the seller’s identity.

In this scam, someone contacts you about an item for sale and asks for your phone number. Next, they ask to send a code to your phone. This is supposed to show them that you’re a legitimate seller — but in reality, it’s part of a **Google Voice verification code scam** that can give fraudsters control over your phone number.

#### **How to avoid fraudulent buyers on Facebook Marketplace:**

- **Never send two-factor authentication (2FA) codes or sensitive details to strangers over Facebook or in text messages.** If someone contacts you about an item, your payment best options are cash or in-person transactions (in a safe location).
- **Ignore requests to move conversations off of Facebook Messenger.** Marketplace scammers usually ask you to talk on another platform, like Discord or email. If you do this, Facebook won’t be able to investigate or help you get your money back.
- **Never accept overpayment (extra money) or checks.** Scam buyers may also ask to pay with check or send you too much and ask you to “refund” the difference. In either case, their payment will bounce — leaving you in debt to your bank.

#### **5. Underpriced luxury or in-demand items on Marketplace:**

Another Facebook Marketplace scam involves fraudsters posing as sellers and posting in-demand or luxury items at low prices to get your attention. These sellers almost always have a sob story to explain why they’re selling the item so cheaply — for example, to pay for a pet’s vet bill or because they’re in the military and have been dispatched overseas.

However, when you go to pay, the seller requests a deposit to “hold” the item or may even try to pressure you into paying for items via non-reversible methods, such as Zelle or Venmo.



### How to avoid scam buyers on Facebook Marketplace:

- **Don't trust deals that are too good to be true.** There are deals to be found on Facebook Marketplace, but a too-cheap price is a warning sign of a scam.
- **Always meet in person (in a safe space) for online transactions.** *Anyone who won't meet in person for an exchange is likely trying to scam you.* Always ask to meet up at a location where you feel safe, such as a public place. If possible, bring a friend with you.
- **If the buying process becomes too complicated — walk away.** Scammers try to make uncommon situations sound common, such as a courier picking up cash and then shipping the item. If it sounds complicated, it's most likely a scam.

### 6. Sending “deposits” for items on Marketplace:

A recent Marketplace scam involves buyers offering to send a deposit to hold an item. If you accept, the buyer will send you a legitimate-looking link to “deposit” your money at your financial institution.

But the whole thing is a scam. When you enter your financial information into the website, it goes straight to the scammers — giving them access to your bank account.

### How to avoid the deposit scam on Facebook Marketplace:

- **Don't trust links sent from strangers.** Almost all phishing scams involve malicious links. If someone sends you a link — especially to enter financial information — be cautious.
- **Always double-check the URL before entering information.** Scammers create fake websites that mimic your bank's login page. Make sure you're on your bank's official page before entering your account information and password.
- **Use a password manager or Safe Browsing tools.** For total protection, use Safe Browsing tools to warn you of fake websites. A secure password manager can also keep you safe, as it won't auto-enter your credentials on a fake site.

## Payment Confirmation Spam Emails

By Tony Marchand based on work by ValiMail Security

In the early 2010s, scammers developed a new spam email strategy. Cybercriminals started sending phishing emails claiming to be payment confirmations for services that the targets never ordered. The emails are intended to lure targets into attempting to cancel the service either by clicking on a phishing link or opening an attachment.

This kind of attack is called *a payment confirmation email scam*, and it continues to be a real issue for online safety. Even if most users apply good defenses, the attack is spammed to so many targets that the attackers only need a small percentage to fall for it. Worse yet, the recipients of the spam emails are not the only victims. The businesses that these attackers impersonate also suffer from the loss of trust that the attacks create.

### Identifying email confirmation phishing

Below are some quick tips for flagging scams and discerning legitimate payment confirmations from malicious scams.

Red flag	How it works
Charge not recorded in bank account	<b>Check with the bank:</b> Did you order something by accident, or is someone actually making fraudulent charges against your account? <b>Don't respond to the email.</b>
Odd attachment file extensions	The most popular of these scams often send fake PDFs that are really HTML files with the extension <b>pdf.html</b> . <b>Don't click!</b>
Unofficial domain name	The email wants you to click a link to a domain other than the service's official domain, or the email originates from a domain that looks different than the service's normal one.
Sketchy content	<b>Spelling mistakes or inconsistent formatting should make you question an email's legitimacy.</b>
Attachment protected with your account password	Often, the attack will include a file that asks for your account password before opening. <b>Don't give your password but go to the original site (Amazon, your bank, your club site) and log-in there!</b>

## Understanding the attack

When spammers send out phishing emails, they want to entice recipients into performing an action that benefits the spammers. In the case of payment confirmation email scam, the attackers scare you into thinking you have been charged for a service you did not intend to purchase, so you will take action that will help the spammers, like compromising your login information.

## Case studies from the wild

### (1) Vendor Notification

On September 10, 2021, the University of Minnesota announced that its students and faculty were receiving a barrage of fake payment receipt spam emails.

#### Example:

From: robert lor <[robert6388lor@gmail.com](mailto:robert6388lor@gmail.com)>  
Subject: PAYMENT DONE \_\_\_\_\_ NYR7755269R  
Date: September 9, 2021 at 10:31:42 AM CDT  
To: consumer233@gmail.com

\_\_OUR valued consumer\_\_

thank you for your purchase through NORTON . this email that is to inform you your annual subscription with Norton is RENEWED .

Here is an overview of your recent purchase :-

#### PRODUCT INFO

invoice no :- NYR7755269R  
ORDER date :- 09/09/2021  
PAYMENT method : - auto – debited

VALUE :- \$321.67

to upgrade /cancel your subscription , PLEASE contact our customer service at  
+1 (810)-(515)-(7954)

Thank you,  
Norton billing support

*A payment confirmation email scam sample from the University of Minnesota.*

Here, we see a fairly unsophisticated version of this attack. The email claims to come from Norton, a well-known anti-malware program, yet the visible origin of the email is a Gmail address.

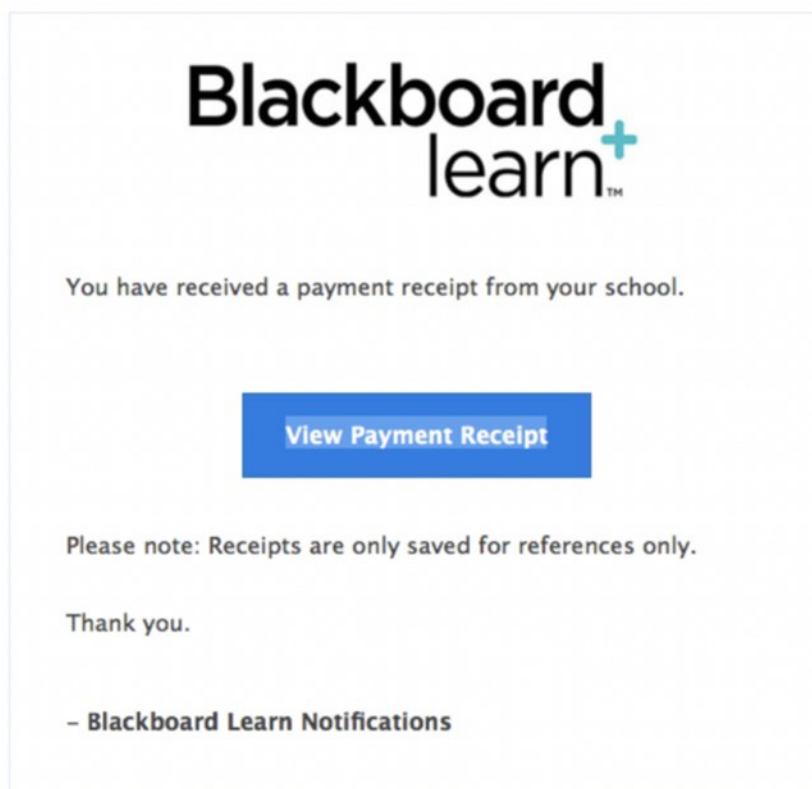
- **You may not even have Norton Antivirus and the desire is to call the number and tell them so (even if you have Norton, this is an extraordinary charge).**
- **Do not reply, click the link(s), call the phone number, or log in (if you do click the link). Again, don't call the number shown!!!**
- Report it as spam to Google.
- Forward the notice to phishing@umn.edu.
- **Check your bank statement to confirm whether the charges are real or not.**

If you have questions, look up Norton on-line and contact their help (not the one in the email).

## (2) From the of University of Vermont:

Example:

**Subject:**Payment Receipt  
**Date:**Mon, 18 Aug 2014 09:51:16 -0700 (PDT)  
**From:**Blackboard Learn Notifications <notifications@learn.net>  
**To:**██████████@uvm.edu





*A more sophisticated payment confirmation phishing email targeting the University of Vermont.*

This attack takes the trickiness up a notch compared to the previous example in three ways:

1. It forges a legitimate-seeming business domain (rather than using a Gmail address).
2. It uses graphics and formatting to appear more professional and thus trustworthy.
3. It links to a phishing document controlled by the attackers.

This attack also changes the approach by making the recipient believe they have *received* money, lowering their defenses by manipulating hope instead of fear.

Countless other variations of this attack have been documented online, but these two examples should give a general picture of the kinds of tactics typically employed.

### **Recommendations**

Awareness is important, but what really matters is prevention. Let's look at some ways that you can prevent, or at least mitigate, the threat of payment confirmation email scam.

### **General anti-phishing best practices**

Although payment confirmation spam has its own quirks, the best defenses against most kinds of phishing also apply to this attack:

- **Look for sloppy content and basic mistakes in spelling, grammar, and language.**
- **Make sure the email originates from an official domain.**
- **Never interact with suspicious content (e.g., by opening links or downloading attachments).**

### **Mandate multi-factor authentication and the use of password managers whenever possible.**

Sophisticated phishing can be hard to beat, but with basic security hygiene and general phishing awareness, you can be a lot safer.

## **What if I suspect an attack?**

If you receive a confirmation email for an order that you suspect may be a phishing attempt, the first step is to determine if the order is real. Determine if the payment might be real (either the result of fraud or an accident):

- **Consult your financial institution to verify that the charge isn't real.**
- **You may also want to let your bank know to reject the charge if it does come through.**
- **Once you've confirmed that the email is spam, flag it.**
- **Report it to your mail client, if possible.**
- **Forward it to your organization's administrator.**

**Do not respond to the email itself, click on links, or open attachments.**

## **Summary of key points**

We hope the information above has equipped you with the requisite understanding to thwart this attack.

Payment confirmation email scam is nefarious, but equipping yourself and your team with the right defenses makes it possible to remain unscathed.

Let's briefly go over the key techniques we learned about above:

- **Examine all emails for signs of phishing.**
- **Communicate to security leadership or administrator if you identify a suspicious email.**
- **Practice good cybersecurity hygiene, such as using multi-factor authentication and a password manager.**
- **Never, never respond with password, phone number, email account.**

**If the request seems asking for any of these, instead call or email the bank, individual themselves (separately from the email), or log-in to your account separately on the internet to verify the charges/changes!**

Hopefully this article becomes a resource that you can consult and reference whenever the topic of this attack vector comes up. Good luck and stay safe!

**Photo Gallery**



**Dennis, Michael, Les and Jim celebrate a birthday ride for president-elect Michael Chenkin.**



**Brrrrrr! These cyclists bundled up for a cold, but sunny day. Ride by Sal from Loanaka.**





**We do gravel.**



**Joint ride with the Western Jersey Wheelman. Hilly, but beautiful ride!**





**Celebrating our friend, Super Mario, who is 89 years young and cycling like an Italian racer.**



**It's great to have Fred back on his bike!**





Tracy and the boys ride from Pickell Park.





**The highlight of today was seeing and petting my favorite donkeys again on my bike ride. The big guy is Nacho, a pedigree American Mammoth Jack, the largest of the donkeys. I used to see and feed them years ago, but about 2 years ago the owners split them up, and only had Nacho in this pen, and he wouldn't come over to see me. Today they were reunited and the little one (I don't know its name) came right over, followed by Nacho. I promised them I'll be back with carrots for them. Dave Hall**





**MAFW Southwest Florida chapter cycling Mt. Dora.**



**Naomi and Jeff at Ridge Bagels.**





Gene and Pat Cottrell did a 3 mile hike with Maddy and Hank Heller.





 *The World's Fastest Bike* 

*My bicycle's the fastest that the world has ever seen  
It has supersonic engines and a flame-retardant sheen*

*My bicycle will travel a gazillion miles an hour  
It has rockets on the handlebars for supplemental power*

*The pedals they are jet propelled to help you pedal faster  
And the shifter is equipped with an electric turbo blaster*

*The fender has a parachute in case you need to brake  
YES, my bike is undeniably the fastest one they make*

*My bike it is incredible  
I love the way it feels*

*And I'll like it even more ....  
.... when Dad removes the training wheels*

THERE ARE FRIENDS, THERE IS FAMILY, AND THEN THERE ARE FRIENDS THAT BECOME FAMILY.







**Nativity at the Beach**

# Auld Lang Swyne



Boynton

## MAF Bike Adventures 2024 See website for more detail

The Club designates "as official" a number of cycling trips or one-day events each year. These are funneled through MAF "event coordinators". However, all registrations and travel arrangements are up to each member. These events and trips are open to all members of the Club.

### Take a closer LOOK for what it's all about!

If you are interested in becoming an "event coordinator" or would like to organize a tour please notify Roy Fischman: [adventures@maf.org](mailto:adventures@maf.org) and it will be added to this list. You do not have to be the MAF leader on the event to have it listed here.

The Club also organizes and sponsors its own event rides and trips such as the Lehigh Valley Trail Ride, the Lake George Tour, the New Member Ride & Lunch and others that are restricted to club members only (residents of the immediate household of members are the only exception). Non-members of the club may participate in club trips by paying an additional \$30 fee to join the club for a one-year membership. These are also captured and listed on this page.

If you went on a Bicycle Adventure in 2023/ 2024 and would be willing to share your experience with the club, please send Roy a brief-write up (photos encouraged). Adventure write-ups will be submitted to the Newsletter editor and published as space permits.

Here are two recently crafted articles for traveling considerations: [Travel Insurance](#) and [Engaging a Third World Tour Guide](#). Feel free to download or contact Mark Jay should you have any questions. **Please note that these articles have been updated effective March 2022.**

### A Car Hits You While You Are On A Club Ride – What You Need to Know About Medical Bills

#### Insurance Coverage for Damage to Your Bicycle by Mark Jay - Morris Area Freewheelers (maf.org)

Lastly, we have another listing classified as "OTHER ORGANIZATION RIDES" (where there is no MAF ride coordinator as yet). For those events (which are on a separate page) REFER TO: [Other Organization Events](#). As with Club designated events please notify Roy Fischman: [adventures@maf.org](mailto:adventures@maf.org) for inclusion to this category.

Watch this space for events coming in 2024 which MAF members may be interested in attending. If a MAF member has agreed to be the "event coordinator" their contact information is listed. If you are attending a Special Event or Multi-Day tour, please notify Roy Fischman ([adventures@maf.org](mailto:adventures@maf.org)) and it will be added to this list. You do not have to be the MAF leader on the event to have it listed here.

### People Cycling

This is a new organization that runs multi-day trips. If you want to learn about them or sign up for one of their trips, log onto their website. People Cycling is a recently launched cycling club, which you can join for free, and is led by volunteer ride leaders. We will be offering tours in the United States and overseas. Our tours are made up of a small group of participants (typically 20-30 or so) who want to ride 30 to 55 miles a day over a one or two week period in interesting regions of the world.

Our ride leaders are volunteers and do not financially profit on tours they lead. They are also given broad discretion on how to lead their tours, and we consider them our greatest asset.

People Cycling tours are operated at cost or at lower cost (as negotiated by our ride leaders) than individuals can obtain on commercial tours. Within the cost of a tour, there is a nominal fee to support club operations and provide tools to ride leaders to manage their rides. A lifetime membership in People Cycling is absolutely **FREE**, so please join us and become one of us – we the people, cycling together.



## Safety

by Paul Malinowski

Warm greetings to the entire MAFW family. As we kick-off another year of cycling fun, adventure and friendship, it's important that we put safety first. Unfortunately, fatalities in traffic crashes involving bicyclists and other cyclists continue to rise. From 2011 to 2020, bicyclist and other cyclist fatalities increased by 38% from 682 in 2011 to 938 in 2020 (source: NHTSA report March 2022).

Many crashes occur because the motorist "didn't see the cyclist".

In the spirit of safety first, the MAFW Club will now highlight a specific safety topic each month. These safety topics will be reinforced by the Ride Leaders during their "safety moment" at start of each ride. Additionally, these topics will be addressed via the monthly newsletter.

Here are a few actions that YOU can take, that will help make YOU more visible and safer when cycling:

1. **Remember our club motto: No One Rides Alone** - including the Ride Leader. IF you are an A or B rider, and attend a C, or C+ pace ride (which happens often), YOU are responsible to ensure that YOU ride with the Ride Leader, so that the Ride Leader is not left alone.
2. **Safety in Numbers:** riding with a group of cyclists helps YOU be more visible to motorists.
3. **Club rules require YOU to wear a bicycle helmet** - - Your helmet should meet the safety standards of the Consumer Product Safety Committee or the Snell Memorial Foundation (N.J.S.A. 39:4-10.1), never been dropped, never been worn in a fall or crash, or damaged in any way. Click these weblinks for additional information:

<https://helmets.org/standard.htm>

[MIPS vs. WaveCel: Which Is Better and Do You Even Need Them?](#)

1. **Clothing:** it is highly recommended that YOU **wear brightly colored clothing** in order to make YOU more visible to motorists. Dark colors are not appropriate.
2. **Lights:** it is highly recommended that YOU use both **headlights and taillights** on your bike to make YOU more visible - in daylight and at night. Modern LED rechargeable lights are very visible from up to ¼-mile. Many cyclists also use the Garmin Varia radar system, which alerts both cyclist and motorists.
3. **Audible Signal:** NJ law (39:4-11) requires that a bicycle must be equipped with a bell or other audible device that can be heard at least 100 feet away, but not a siren or whistle.
4. **Mirrors:** it is highly recommended that YOU use a mirror (handlebar type, or other)
5. **Be predictable:** YOU have a responsibility to both yourself, fellow cyclists, and motorists to be predictable in your actions. Use hand signals, call out "on your left" when passing another cyclist. Wave to motorists, especially at intersections and driveways, to get their attention - - and say "HELLO"!

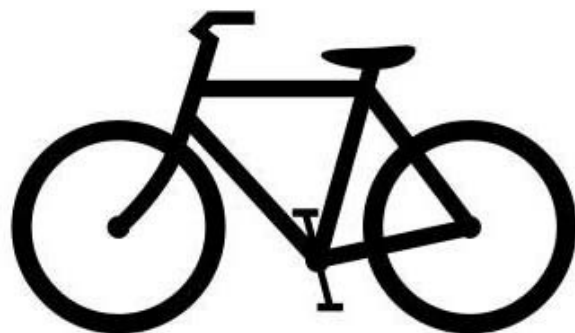
**Here are links to reference materials:**

<https://www.nhtsa.gov/road-safety/bicycle-safety>

<https://www.nj.gov/oag/hts/bike.html>

<https://www.state.nj.us/transportation/commuter/bike/regulations.shtm>

**4 FT MIN  
CLEARANCE  
TO PASS**





## Club Sponsors

The following businesses are sponsors of the Morris Area Freewheelers Bicycle Club. Sponsors offer varying discount programs. Some of our Club sponsors offer members 10% off the regular prices for parts, accessories and clothing; they are marked with a “%” sign. Additional discounts may also be offered. You may be required to show your membership card at time of purchase. You can print your membership card from the Members’ Area. Some sponsors may offer additional discounts or modify some offers. All sponsors are committed to supporting our communities. Please stop in and let them know you’re a Freewheeler. Not listed? Interested in sponsoring the Morris Area Freewheelers Bicycle Club? Sponsorship open to bike shops, health care providers (massage, chiropractic, PT, MDs), and other businesses or organizations helpful to our 600+ Club members in six Northern NJ counties. Please contact Betsy Eastwood. email: [membership@mafww.org](mailto:membership@mafww.org)

\*\*\*A rebate which is redeemable twice a year is offered to all customers at all Marty’s Reliable Cycle stores. This offer includes all purchases and bicycles.

**Members who lead twelve (12) or more rides between October 1, 2023 and September 30, 2024 will receive a volunteer ride jersey or \$50 gift card at any of the sponsored bike shops.**

### **CHATHAM, NJ**

**Bikeland – %**  
146 Main St.  
973-635-8066

### **LINCOLN PARK, NJ**

**Bicycle Tech**  
2 Station Road, Suite A  
973-694-6775

### **CLINTON, NJ**

**Clinton Bicycle Shop – %**  
51 Main St.  
908-735-5451

### **MORRISTOWN, NJ**

**Marty’s Reliable Cycle (Morristown) \*\*\***  
182 Ridgedale Ave  
973-584-7773

### **FLORHAM PARK, NJ**

**The Bicycle Store – %**  
183 Ridgedale Ave  
973-377-6616

### **PARSIPPANY, NJ**

**Cycle Craft – %**  
99 Rt 46 East  
973-227-4462

### **HACKETTSTOWN, NJ**

**Marty’s Reliable Cycle (Hackettstown) \*\*\***  
160 Main St.  
908-852-1650

### **RANDOLPH, NJ**

**Marty’s Reliable Cycle (Randolph) \*\*\***  
146 Main St  
973-584-7773

### **STIRLING, NJ**

**Trek Bicycle Stirling – %**  
393 Main Ave  
908-647-2010

## NEWSLETTER SUBMITTALS & MISCELLANEOUS INFORMATION

The submittal deadline for all articles is **no later than the 24th of the month** to the Newsletter Editor.  
email: [newsletter@mafww.org](mailto:newsletter@mafww.org)

We will be running a monthly classified section where members can list bike related items for sale. Please send submissions **no later than the 24th of the month** to [newsletter@mafww.org](mailto:newsletter@mafww.org). Please include a description of the item, asking price and your contact information so a buyer can deal directly with the seller. The items will run for one insertion and automatically be dropped unless a request is received by the Newsletter Editor to continue for the next month.

Members wishing to add a new tour (cue sheet) to be used for a scheduled ride should contact the Ride Coordinator:  
email: [ridecoordinator@mafww.org](mailto:ridecoordinator@mafww.org)

Members wishing to add a new event (special trip) ride should contact the Adventures Coordinator:  
email: [adventures@mafww.org](mailto:adventures@mafww.org)

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